

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Date Submitted: December 19, 2007

(use as many sheets as necessary)

Sheet 1 of 5

Complete if Known

Application Number	10/743,484
Filing Date	12/22/2003
First Named Inventor	Michael J. Williams
Art Unit	3624
Examiner Name	To be determined
Attorney Docket Number	037607-0177

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1	7,146,337	12-05-2006	Ward et al.	
	A2	6,823,319	11-23-2004	Lynch et al.	
	A3	6,671,673	12-30-2003	Baseman, et al.	
	A4	6,651,884	11-25-2003	Predergast et al.	
	A5	6,611,816	08-26-2003	Lebda et al.	
	A6	6,609,109	08-19-2003	Bradley et al.	
	A7	6,532,450	03-11-2003	Brown et al.	
	A8	6,513,018	01-28-2003	Culhane	
	A9	6,430,539	08-06-2002	Lazarus et al.	
	A10	6,401,070	06-04-2002	McManus et al.	
	A11	6,367,013	04-02-2002	Bisbee et al.	
	A12	6,324,526	11-27-2001	D'Agostino	
	A13	6,076,070	06-13-2000	Stack	
	A14	6,044,362	03-28-2000	Neely	
	A15	6,035,288	03-07-2000	Solomon	
	A16	6,021,202	02-01-2000	Anderson et al.	
	A17	5,974,372	10-26-1999	Barnes et al.	
	A18	5,930,776	07-27-1999	Dykstra et al.	
	A19	5,878,404	03-02-1999	Stout Jr. et al.	
	A20	5,930,775	01-27-1999	McCauley et al.	
	A21	5,689,649	11-18-1997	Altman et al.	
	A22	5,615,268	03-25-1997	Bisbee et al.	
	A23	5,537,315	07-16-1996	Mitcham	
	A24	5,361,201	11-01-1994	Jost et al.	
	A25	5,323,315	06-21-1994	Highbloom	
	A26	20040122717	06-24-2004	Handcock	
	A27	20040107161	06-03-2004	Tanaka et al.	
	A28	20040064402	04-01-2004	Dreyer et al.	
	A29	20040049439	03-11-2004	Johnston et al.	
	A30	20040049445	03-11-2004	Kishore	
	A31	20040034592	02-19-2004	Hu et al.	
	A32	20040030616	02-12-2004	Florange et al.	
	A33	20040030649	02-12-2004	Nelson et al.	
	A34	20030233260	12-18-2003	Snell et al.	
	A35	20030233316	12-18-2003	Hu et al.	
	A36	20030229553	12-11-2003	Kongyingyong et al.	

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO
**INFORMATION DISCLOSURE
 STATEMENT BY APPLICANT**

Date Submitted: December 19, 2007

(use as many sheets as necessary)

Sheet 2 of 5

Complete if Known

Application Number	10/743,484
Filing Date	12/22/2003
First Named Inventor	Michael J. Williams
Art Unit	3624
Examiner Name	To be determined
Attorney Docket Number	037607-0177

U.S. PATENT DOCUMENTS

		Document Number		
A37	20030225662	12-04-2003	Horan et al.	
A38	20030220879	11-27-2003	Gaughan et al.	
A39	20030217034	11-20-2003	Shutt	
A40	20030208385	11-06-2003	Zander et al.	
A41	20030187696	10-02-2003	Bonissone et al.	
A42	20030187697	10-02-2003	Bonissone et al.	
A43	20030187698	10-02-2003	Bonissone et al.	
A44	20030187699	10-02-2003	Bonissone et al.	
A45	20030187700	10-02-2003	Bonissone et al.	
A46	20030187701	10-02-2003	Bonissone et al.	
A47	20030187702	10-02-2003	Bonissone et al.	
A48	20030182159	09-25-2003	Bonissone et al.	
A49	20030177032	09-18-2003	Bonissone et al.	
A50	20030172025	09-11-2003	Gallina	
A51	20030167191	09-04-2003	Slabonik et al.	
A52	20030144949	07-31-2003	Blanch	
A53	20030110249	06-12-2003	Buus et al.	
A54	20030093366	05-15-2003	Halper et al.	
A55	20030065614	04-03-2003	Sweeney	
A56	20030046223	03-06-2003	Crawford et al.	
A57	20030036994	02-20-2003	Witzig et al.	
A58	20030036995	02-20-2003	Lazerson	
A59	20030036996	02-20-2003	Lazerson	
A60	20030033241	02-13-2003	Harari	
A61	20030028478	02-06-2003	Kinney et al.	
A62	20030023610	01-30-2003	Bove et al.	
A63	20020152155	10-17-2002	Greenwood et al.	
A64	20020138414	09-26-2002	Baker, IV	
A65	20020111901	08-15-2002	Whitney	
A66	20020111835	08-15-2002	Hele et al.	
A67	20020099650	07-25-2002	Cole	
A68	20020091550	07-11-2002	White et al.	
A69	20020091630	07-11-2002	Inoue	
A70	20020087364	07-04-2002	Lerner et al.	
A71	20020059137	05-16-2002	Freeman et al.	
A72	20020052835	05-02-2002	Toscano	
A73	20020040339	04-04-2002	Dhar et al.	
A74	20020038318	03-28-2002	Cochran et al.	
A75	20020035520	03-21-2002	Weiss	

Examiner
Signature

Date
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: December 19, 2007

(use as many sheets as necessary)

Sheet

3

of

5

Complete if Known

Application Number	10/743,484
Filing Date	12/22/2003
First Named Inventor	Michael J. Williams
Art Unit	3624
Examiner Name	To be determined
Attorney Docket Number	037607-0177

U.S. PATENT DOCUMENTS

	Document Number		
A76	20020032635	03-14-2002	Harris et al.
A77	20020029154	03-07-2002	Majoor
A78	20020029194	03-07-2002	Lewis et al.
A79	20010037287	11-01-2001	Broadbent et al.
A80	20020077968	06-20-2002	Kaniwa, et al.
A81	20020087389	07-04-2002	Sklarz, et al.
A82	20020152165	10-17-2002	Dutta, et al.
A83	20020152170	10-17-2002	Dutta, et al.
A84	20030212654	11-13-2003	Harper, et al.
A85	20040019517	01-29-2004	Sennott

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ² Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
	A86	WO 03/071380	08-28-2003	Suresh et al		
	A87	WO 03/071388	08-28-2003	Pathria, et al.		
	A88	JP 2003223559	08-08-2003	Good Loan KK		
	A89	WO 2003009152	01-30-2003	Cochran et al.		
	A90	WO 02093286	11-21-2002	Grosman et al.		
	A91	WO 02/084925	10-24-2002	Fung, et al.		
	A92	JP 2002288426	10-04-2002	Fukui Ginko KK		
	A93	JP 2002259696	09-13-2002	Tokyo Mitsubishi Ginko KK		
	A94	WO 0223443	03-21-2002	Flynn		
	A95	WO 0208855	01-31-2002	Ward et al.		
	A96	WO 02/006989	01-24-2002	Honarvar		
	A97	JP 2002007701	01-11-2002	Dainippon Printing Co. Ltd.		
	A98	WO 0198999	12-27-2001	Poulter et al.		
	A99	WO 0180123	10-25-2001	Beg et al.		
	A100	WO 0163534	08-30-2001	Watje et al.		
	A101	WO 0163446	08-30-2001	Ramanathan et al.		
	A102	WO 0163445	08-30-2001	Watje et al.		
	A103	WO 0150318	07-12-2001	Keyes et al.		
	A104	WO 0139079	05-31-2001	Johnson		
	A105	WO 0133461	05-10-2001	DiPietro		
	A106	WO 0118718	03-15-2001	Taylor		
	A107	WO 0116845	03-08-2001	Neumann et al.		

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO
**INFORMATION DISCLOSURE
 STATEMENT BY APPLICANT**

Date Submitted: December 19, 2007

(use as many sheets as necessary)

Sheet 4 of 5

Complete if Known

Application Number	10/743,484
Filing Date	12/22/2003
First Named Inventor	Michael J. Williams
Art Unit	3624
Examiner Name	To be determined
Attorney Docket Number	037607-0177

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ² Number ³ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
	A108	WO 0075833	12-14-2000	Tran et al.		
	A109	WO 0062209	10-19-2000	Sherman		
	A110	JP 04182868	06-30-1992	Kosaka		

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A111	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter®", September 2002; 63 pgs.	
	A112	EDOCS, "edocs Teams with Fannie Mae to Offer Lenders Online Account Management Solution," Press Release, March 12, 2001, 2 pgs., edocs, Inc., USA	
	A113	FANNIE MAE, "Fannie Mae Unveils MORNETPlus on the Web; Lenders Can Now Access Automated Underwriting and Other Mortgage Transaction Services on Fanniemae.com," Press Release, March 23, 2000, 2 pgs., Fannie Mae, USA	
	A114	FANNIE MAE, "Fannie Mae Announces MORNETPlus Connections; Now Provides Lenders with Access to the Largest Network of Service Providers on the Web for Appraisals, Flood Certificates, Title Insurance and Closing, and Escrow Services," Press Release, April 18, 2001, 3 pgs., Fannie Mae, USA	
	A115	FANNIE MAE, "Fannie Mae and First American Financial to Provide Lenders with Electronic Access to More Products on MORNETPlus Network; Appraisals, Flood Certificates, and Title Insurance in Offering," Press Release, December 21, 1999, 2 pgs, Fannie Mae, USA	
	A116	RAINES FRANKLIN D., "Statement by Franklin D. Raines Chairman and CEO of Fannie Mae, Speech at 2003 Fannie Mae eBusiness Forum," September 17, 2003, 6 pgs, Fannie Mae, USA	
	A117	OBJECT MANAGEMENT GROUP, "Fannie Mae", CORBA Banking/Finance, September 17, 2001, 2 pgs, Object Management Group, Needham, MA, USA	
	A118	SMITH TOM, "E-Commerce Holds Keys to Home Ownership: Fannie Mae drives hug volumes of mortgage business to its e-marketplace," Internetweek.com, Undated, 5 pgs., Internetweek.com, USA	
	A119	SMITH TOM, "Fannie Mae Ramps up Web Apps: Q&A with Julie St. John, Executive Vice President and Chief Technology Office and Michael Williams President of Fannie Mae e-Business," Internetweek.com, Undated, 11 pgs., Internetweek.com, USA	
	A120	SUN, "Success on Sun: Software Development Case Study Federal National Mortgage Association (Fannie Mae)," March 1995, 10 pgs, Sun, USA	

Examiner
Signature

Date
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: December 19, 2007

(use as many sheets as necessary)

Complete if Known

Application Number	10/743,484
Filing Date	12/22/2003
First Named Inventor	Michael J. Williams
Art Unit	3624
Examiner Name	To be determined
Attorney Docket Number	037607-0177

Sheet 5 of 5

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A121	RAINES FRANKLIN D., "Speech by Franklin D. Raines Chairman and CEO of Fannie Mae, Fannie Mae and the Mortgage Industry in the E-Commerce Age," May 8, 2000, 20 pgs., Fannie Mae, USA	
	A122	WILLIAMS MICHAEL, "Technology and Other Keys to the Boom in Refinancing," American Banker, April 20 2003, 3 pgs, Volume 168, Issue 63, pg. 8., American Banker USA	
	A123	BREAKTHROUGHS IN MORTGAGE BANKING: Looking Toward the Future, Real Estate Finance Press, Mortgage Bankers Association of America, 1996, pages 5-1 -5-8, ISBN 1-57599-016-4, Jess Lderman, Editor	
	A124	REASA Real Estate Automated Service Associates, LLC website materials (www.reasa.com)	
	A125	FANNIE MAE, "Delivering Loans for MBS", 1996, 138 pages, Fannie Mae, Washington, DC, USA	
	A126	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter", October 1997, 152 pages, Verison 4.0, Fannie Mae, Washington, DC, USA	
	A127	FANNIE MAE, "MORNET MBS Pool Submission System User's Guide", September 1998, 259 pages, Version 5.3, Fannie Mae, Washington, DC, USA	
	A128	FANNIE MAE, "Making Good Delivery A Guide to Delivering Loans for Cash and MBS", 1994, 121 pages, Fannie Mae, Washington, DC, USA	
	A129	FANNIE MAE, "MORNET Cash Delivery System User's Guide", November 1997, 177 pages, Version 2.6, Fannie Mae, Washington, DC, USA	
	A130	FANNIE MAE, "Delivering Loans for Cash", 1997, 96 pages, Fannie Mae, Washington, DC, USA	
	A131	FANNIE MAE, "MORNET Manager User's Guide", November 1998, 187 pages, Version 3.0, Fannie Mae, Washington, DC, USA	
	A132	FANNIE MAE, "MORNET Servicing Support System User's Guide", December 1998, 370 pages, Fannie Mae, Washington, DC, USA	
	A133	FANNIE MAE, "Investor Accounting: Cash", 1996, 132 pages, Fannie Mae, Washington, DC, USA	
	A134	FANNIE MAE, "Secondary Marketing: Cash", 1997, 81 pages, Fannie Mae, USA	
	A135	FANNIE MAE, "General Servicing Fundamentals", 1996, 188 pages, Fannie Mae, USA	
	A136	Laser Overview, May 1993, chapters 1-18	
	A137	FANNIE MAE, "Selling", June 30, 2002, 168 pgs, Fannie Mae, USA	

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.